

IN THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended) A method of providing a money-back guarantee for a transaction in a network-based marketplace, the method including:

determining that a seller is eligible to offer a buyer the money-back guarantee based on a rating of the seller's previous transactions on the network-based marketplace, the determining done at least in part through use of one or more processors;

subsequent to the determining that the seller is eligible to offer the buyer the money-back guarantee, contacting the seller to provide the seller an option to initiate an offer of the money-back guarantee to the buyer;

providing a guarantee interface for the buyer to activate the money-back guarantee associated with an eligible transaction;

receiving, via a network interface device, a reimbursement request against the money-back guarantee for the eligible transaction;

responsive to receiving the reimbursement request, verifying the reimbursement request is eligible for the money-back guarantee; and

electronically reimbursing the buyer a predetermined amount associated with the eligible transaction and the money-back guarantee.

- 2-3. (Canceled)

4. (Previously Presented) The method of claim 1, including providing a seller interface for the seller to choose whether the money-back guarantee is offered on the eligible transaction.

5. (Original) The method of claim 1, including verifying that the eligible transaction is eligible for the money-back guarantee.

6. (Original) The method of claim 5, wherein the verifying includes determining that a transaction amount associated with the eligible transaction does not exceed a predetermined threshold.

7. (Original) The method of claim 5, wherein the verifying includes determining that a transaction occurred within a predetermined timeframe.

8. (Canceled)

9. (Previously Presented) The method of claim 1, including collecting a fee from the buyer for activating the money-back guarantee, wherein the fee is in addition to the associated transaction cost.

10. (Previously Presented) The method of claim 9, including calculating the fee based upon a predetermined percentage of the transaction amount plus a flat fee.

11. (Original) The method of claim 9, including receiving payment from the buyer for the money-back guarantee and the associated transaction cost and responsive to receiving the payment, generating a transaction identification number.

12. (Original) The method of claim 1, including providing a reimbursement request interface for the buyer to submit the reimbursement request against the money-back guarantee associated with the eligible transaction.

13. (Original) The method of claim 1, wherein the reimbursement request includes a transaction number, date of transaction, reason for the request, and type of item associated with the request.

14. (Original) The method of claim 1, wherein the verifying of the reimbursement request includes verifying the eligibility of the transaction and seller for the money-back guarantee and verifying the buyer paid for the money-back guarantee.

15. (Original) The method of claim 1, including reimbursing the buyer if an item associated with the eligible transaction is alleged to be defective.

16. (Original) The method of claim 1, including reimbursing the buyer if an item associated with the eligible transaction is not received by the buyer.

17. (Original) The method of claim 1, including reimbursing the buyer if an item associated with the eligible transaction is unwanted.

18. (Original) The method of claim 1, wherein the eligible transaction is an online transaction using the Internet.

19. (Original) The method of claim 18, wherein the online transaction is associated with an online auction.

20. (Original) The method of claim 18, wherein the online transaction is a fixed price transaction.

21. (Original) The method of claim 1, wherein the network-based marketplace supports transactions between a plurality of sellers and a plurality of buyers.

22-41. (Cancelled)

42. (Currently Amended) A machine readable medium storing a set of instructions that, when executed by a machine, cause the machine to:

determine if a seller is eligible to offer a buyer a money-back guarantee based on a rating of the seller's previous transactions on the network-based marketplace;

subsequent to determining that the seller is eligible to offer the buyer the money-back guarantee, contacting the seller to provide the seller eligible to offer the buyer the money-back guarantee an option to initiate an offer of the money-back guarantee to the buyer;

provide an interface for the buyer to activate the money-back guarantee associated with an eligible transaction;

receive notification over a network indicating a reimbursement request;

responsive to receiving the notification, verify the reimbursement request is eligible for a money-back guarantee; and

electronically reimburse the buyer a predetermined amount associated with the eligible transaction and the money-back guarantee.

43. (Currently Amended) A system to discharge a liability owed to a buyer and stored in a first proprietary currency, the system including:

a first means for determining if a seller is eligible to offer a buyer a money-back guarantee based on a rating of the seller's previous transactions on the network-based marketplace;

a second means for, subsequent to the first means determining that the seller is eligible to offer the buyer the money-back guarantee, contacting the seller to provide the seller eligible to offer the buyer the money-back guarantee an option to initiate an offer of the money-back guarantee to the buyer;

a third means for activating the money-back guarantee associated with an eligible transaction;

a fourth means for receiving notification over a network indicating a reimbursement request;

a fifth means for responding to receiving the notification, verifying the reimbursement request is eligible for the money-back guarantee; and

a sixth means for electronically reimbursing the buyer a predetermined amount associated with the eligible transaction and the money-back guarantee.